

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:	§	Case No. 09-43966-JPC
	§	
MICHELE GRAY	§	
	§	
	§	
Debtor(s)	§	

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**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATION FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that David P. Leibowitz, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 South Dearborn Street, Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 9:30 a.m. on 03/17/2011, in Courtroom 619, United States Courthouse, 219 South Dearborn Street, Chicago, IL 60604. If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 02/22/2011

By: /s/ David P. Leibowitz  
(Trustee)

David P. Leibowitz  
420 West Clayton St  
Waukegan, IL, 60085

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**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

*The Final Report shows receipts of* \$2,154.31  
*and approved disbursements of* \$0.00  
*leaving a balance on hand of<sup>1</sup>:* \$2,154.31

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Amount
1	HSBC Auto Finance (f/k/a Household Auto Finance Co	\$9,228.56	\$0.00	\$0.00	\$0.00

Total to be paid to secured creditors: \$0.00  
Remaining balance: \$2,154.31

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
David P. Leibowitz, Trustee Fees	\$538.56	\$0.00	\$538.56
David Leibowitz, Trustee Expenses	\$1.62	\$0.00	\$1.62

Total to be paid for chapter 7 administrative expenses: \$540.18  
Remaining balance: \$1,614.13

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows: NONE

Total to be paid to prior chapter administrative expenses: \$0.00  
Remaining balance: \$1,614.13

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are: NONE

Total to be paid to priority claims: \$0.00  
Remaining balance: \$1,614.13

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$5,846.95 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 27.6 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amt. of Claim	Interim Payments to Date	Proposed Amount
2	AAA Checkmate LLC	\$1,995.52	\$0.00	\$550.89
3	Brother Loan and Finance Company	\$2,062.62	\$0.00	\$569.41
4	American Infosource Lp As Agent for	\$1,788.81	\$0.00	\$493.83

Total to be paid to timely general unsecured claims: \$1,614.13  
Remaining balance: \$0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows: NONE

Total to be paid to tardily filed general unsecured claims:	<u>\$0.00</u>
Remaining balance:	<u>\$0.00</u>

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows: NONE

Total to be paid for subordinated claims:	<u>\$0.00</u>
Remaining balance:	<u>\$0.00</u>

Prepared By: /s/ David P. Leibowitz  
Trustee

David P. Leibowitz  
420 West Clayton St  
Waukegan, IL, 60085

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

# Certificate of Service Page 5 of 5

# CERTIFICATE OF NOTICE

District/off: 0752-1  
Case: 09-43966

User: csimmons  
Form ID: pdf006

Page 1 of 1  
Total Noticed: 17

Date Rcvd: Feb 23, 2011

The following entities were noticed by first class mail on Feb 25, 2011.

db +Michele Gray, 311 S 10th Avenue, Maywood, IL 60153-1536  
aty +Tom Makedonski, Law Office of Tom Makedonski, 4248 W Harrington Lane,  
Chicago, IL 60646-6038  
tr +David P Leibowitz, ESQ, Leibowitz Law Center, 420 Clayton Street, Waukegan, IL 60085-4216  
14747462 +AAA Checkmate LLC, 7647 W 63d Street, Summit Argo, IL 60501-1811  
14747464 +All Credit Lenders, PO BOX 250, Gilberts, IL 60136-0250  
14747463 +All Credit Lenders, 7052 Woodward Avenue, Woodridge, IL 60517-2117  
14747465 +Ameri Cash Loans, 1117 S First Ave, Maywood, IL 60153-2311  
14747468 +Brother Loan and Finance Company, 7621 W 63d St # 2, Summit Argo, IL 60501-1811  
16089486 +Brother Loan and Finance Company, c/o Gary A. Smiley, Attorney, 4741 N. Western Ave.,  
Chicago, IL 60625-2012  
14747469 +Check N Go, 7755 Montgomery Road Suite 400, Cincinnati, OH 45236-4197  
14747470 +Forest Park Loan Company, dba/The Money Company, 7204 Madison Street,  
Forest Park, IL 60130-3107  
14747471 +HSBC Auto Finance, PO BOX 17548, Baltimore, MD 21297-1548  
14747472 +The Pay Day Loan Store, 1527 W. North Avenue, Melrose Park, IL 60160-1316

The following entities were noticed by electronic transmission on Feb 23, 2011.

14747466 E-mail/PDF: cbp@agfinance.com Feb 24 2011 00:25:35 American General Financial Services,  
3519 W Lake Street, Melrose Park, IL 60160-2825  
16183748 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Feb 24 2011 00:42:48  
American Infosource Lp As Agent for, Check N Go, PO Box 248838,  
Oklahoma City, OK 73124-8838  
14747467 +E-mail/Text: jasonm@afchoice.com Americas Financial Choice,  
10302 S Halsted, Chicago, IL 60628-2322  
15895220 +E-mail/PDF: ebnnotices@ascensioncapitalgroup.com Feb 24 2011 00:43:06  
HSBC Auto Finance (f/k/a Household Auto Finance Co, P.O. Box 201347,  
Arlington, TX 76006-1347

TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +David P Leibowitz, ESQ, Leibowitz Law Center, 420 Clayton Street, Waukegan, IL 60085-4216  
TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 25, 2011

Signature: \_\_\_\_\_

